

b18  
02/09

United States Bankruptcy Court  
Southern District of California  
Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991

Telephone: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)  
Hours: 9:00am-4:00pm Monday-Friday

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years,  
including married, maiden, trade, and address):

**Dante Dayacap**  
15066 Almond Orchard Lane  
San Diego, CA 92131

Social Security No.: xxx-xx-2725  
*Debtor: No Known Aliases*

Case number: 09-05545-LA7  
Chapter: 7  
Judge Louise DeCarl Adler

## **DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/4/09

By order of the court:

Barry K. Lander  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0974-3  
Case: 09-05545User: admin  
Form ID: bl8Page 1 of 1  
Total Noticed: 24

Date Rcvd: Aug 04, 2009

The following entities were noticed by first class mail on Aug 06, 2009.

db +Dante Dayacap, 15066 Almond Orchard Lane, San Diego, CA 92131-4329  
 aty +David G. Weil, Kerry Steigerwalt's Pacific Law Center, 3636 Nobel Drive, Ste 475,  
 La Jolla, CA 92122-1064  
 tr Gerald H. Davis, P.O. Box 121111, San Diego, CA 92112-1111  
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,  
 San Diego, CA 92108-4424  
 smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,  
 Bethlehem, PA 18025-0025  
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,  
 Sacramento, CA 94280-0001  
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001  
 11827357 +Alternative Recovery M, 8204 Parkway Drive, La Mesa, CA 91942-2407  
 11827359 +Brian Davis, 15066 Almond Orchard Lane, San Diego, CA 92131-4329  
 11827361 +E\*Trade Consumer Finance, 3353 Michelson Drive, 2nd Floor, Irvine, CA 92612-5611  
 11827365 North Island Financial C U, P.O. Box 85829, San Diego, CA 92186-5829  
 11827367 +Wells Fargo Card Ser, Po Box 5058, Portland, OR 97208-5058  
 11827368 Wells Fargo Home Mortgage, P.O. Box 30427, Los Angeles, CA 90030-0427  
 11847372 +Wells Fargo Home Mortgage, Inc., C/O PITE DUNCAN, LLP, 4375 Jutland Drive, Suite 200,  
 P.O. Box 17933, San Diego, Ca 92177-7921  
 11827369 +Wf Fin Bank, Po Box 182273, Columbus, OH 43218-2273

The following entities were noticed by electronic transmission on Aug 05, 2009.

tr EDI: QGHDAVIS.COM Aug 04 2009 21:38:00 Gerald H. Davis, P.O. Box 121111,  
 San Diego, CA 92112-1111  
 smg EDI: CALTAX.COM Aug 04 2009 21:38:00 Franchise Tax Board, Attn: Bankruptcy,  
 P.O. Box 2952, Sacramento, CA 95812-2952  
 smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee,  
 402 West Broadway, Ste. 600, San Diego, CA 92101-8511  
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee,  
 Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511  
 11827358 +EDI: BANKAMER.COM Aug 04 2009 21:38:00 Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410-8110  
 11827360 +EDI: CAPITALONE.COM Aug 04 2009 21:38:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
 Po Box 5155, Norcross, GA 30091-5155  
 11827362 +EDI: HFC.COM Aug 04 2009 21:38:00 Hsbc/rs, Pob 978, Wood Dale, IL 60191-0978  
 11827363 EDI: IRS.COM Aug 04 2009 21:38:00 Internal Revenue Service, Insolvency Group 2,  
 880 Front Street, San Diego, CA 92101-8869  
 11827364 +EDI: MERRICKBANK.COM Aug 04 2009 21:38:00 Merrick Bank, Attn: Special Collections,  
 P.O. Box 9201, Old Bethpage, NY 11804-9001  
 11827366 +EDI: CHASE.COM Aug 04 2009 21:38:00 Washington Mutual / Providian, Attn: Bankruptcy Dept.,  
 Po Box 10467, Greenville, SC 29603-0467  
 11827367 +EDI: WFFC.COM Aug 04 2009 21:38:00 Wells Fargo Card Ser, Po Box 5058,  
 Portland, OR 97208-5058

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

ust United States Trustee Office

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2009

Signature:

